

<b>Opportunity Title:</b>	Recovery Act: Energy Efficiency and Conservation Block
<b>Offering Agency:</b>	Environmental Management Consolidated Business Cen
<b>CFDA Number:</b>	81.128
<b>CFDA Description:</b>	Energy Efficiency & Conservation Block Grant Program
<b>Opportunity Number:</b>	DE-FOA-0000148
<b>Competition ID:</b>	
<b>Opportunity Open Date:</b>	10/19/2009
<b>Opportunity Close Date:</b>	12/14/2009
<b>Agency Contact:</b>	Karen Bohan Grants Officer



This opportunity is only open to organizations, applicants who are submitting grant applications on behalf of a company, state, local or tribal government, academia, or other type of organization.

\* **Application Filing Name:** Camden POWER Energy Retrofit

## Mandatory Documents

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Move Form to  
Complete

Move Form to  
Delete

## Mandatory Documents for Submission

Project/Performance Site Location(s)
Other Attachments Form

## Optional Documents

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Move Form to  
Submission List

Move Form to  
Delete

## Optional Documents for Submission

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Enter a name for the application in the **Application Filing Name** field.

- This application can be completed in its entirety online; however, you will need to login to the Grants.gov website during the submission process.
- You can save your application at any time by clicking the "Save" button at the top of your screen.
- The "Save & Submit" button will not be functional until all required data fields in the application are completed and you clicked on the "Check Package for Errors" button and confirmed all data required data fields are completed.

Open and complete all of the documents listed in the "Mandatory Documents" box. Complete the SF-424 form first.

- It is recommended that the SF-424 form be the first form completed for the application package. Data entered on the SF-424 will populate data fields in other mandatory and optional forms and the user cannot enter data in these fields.
- The forms listed in the "Mandatory Documents" box and "Optional Documents" may be predefined forms, such as SF-424, forms where a document needs to be attached, such as the Project Narrative or a combination of both. "Mandatory Documents" are required for this application. "Optional Documents" can be used to provide additional support for this application or may be required for specific types of grant activity. Reference the application package instructions for more information regarding "Optional Documents".
- To open and complete a form, simply click on the form's name to select the item and then click on the => button. This will move the document to the appropriate "Documents for Submission" box and the form will be automatically added to your application package. To view the form, scroll down the screen or select the form name and click on the "Open Form" button to begin completing the required data fields. To remove a form/document from the "Documents for Submission" box, click the document name to select it, and then click the <= button. This will return the form/document to the "Mandatory Documents" or "Optional Documents" box.
- All documents listed in the "Mandatory Documents" box must be moved to the "Mandatory Documents for Submission" box. When you open a required form, the fields which must be completed are highlighted in yellow with a red border. Optional fields and completed fields are displayed in white. If you enter invalid or incomplete information in a field, you will receive an error message.

Click the "Save & Submit" button to submit your application to Grants.gov.

- Once you have properly completed all required documents and attached any required or optional documentation, save the completed application by clicking on the "Save" button.
- Click on the "Check Package for Errors" button to ensure that you have completed all required data fields. Correct any errors or if none are found, save the application package.
- The "Save & Submit" button will become active; click on the "Save & Submit" button to begin the application submission process.
- You will be taken to the applicant login page to enter your Grants.gov username and password. Follow all onscreen instructions for submission.

**Application for Federal Assistance SF-424**

Version 02

**\* 1. Type of Submission:**

- ☐ Preapplication  
☒ Application  
☐ Changed/Corrected Application

**\* 2. Type of Application:**

- ☒ New  
☐ Continuation  
☐ Revision

**\* If Revision, select appropriate letter(s):**

**\* Other (Specify)**

**\* 3. Date Received:**

12/14/2008

**4. Applicant Identifier:**

216000418

**5a. Federal Entity Identifier:**

**\* 5b. Federal Award Identifier:**

**State Use Only:**

**6. Date Received by State:**

**7. State Application Identifier:**

**B. APPLICANT INFORMATION:**

**\* a. Legal Name:** City of Camden, New Jersey

**\* b. Employer/Taxpayer Identification Number (EIN/TIN):**

21-60000418

**\* c. Organizational DUNS:**

077069581

**d. Address:**

**\* Street1:**

PO Box 95120

**Street2:**

**\* City:**

Camden

**County:**

**\* State:**

NJ: New Jersey

**Province:**

**\* Country:**

USA: UNITED STATES

**\* Zip / Postal Code:**

08101

**e. Organizational Unit:**

**Department Name:**

Development and Planning

**Division Name:**

Office of the Director

**f. Name and contact information of person to be contacted on matters involving this application:**

**Prefix:**

Ms.

**\* First Name:**

Saundra

**Middle Name:**

Ross

**\* Last Name:**

Johnson

**Suffix:**

**Title:** Director

**Organizational Affiliation:**

Camden Department of Development and Planning

**\* Telephone Number:**

856-757-7600

**Fax Number:**

**\* Email:**

sajohnson@ci.camden.nj.us

**Application for Federal Assistance SF-424**

Version 02

**9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

**Type of Applicant 2: Select Applicant Type:**

**Type of Applicant 3: Select Applicant Type:**

**\* Other (specify):**

**\* 10. Name of Federal Agency:**

Environmental Management Consolidated Business Cen

**11. Catalog of Federal Domestic Assistance Number:**

81.128

**CFDA Title:**

Energy Efficiency & Conservation Block Grant Program

**\* 12. Funding Opportunity Number:**

DE-FOA-0000148

**\* Title:**

Recovery Act: Energy Efficiency and Conservation Block Grants: Competitive Solicitation: Retrofit Ramp-up and General Innovation Fund Programs

**13. Competition Identification Number:**

**Title:**

**14. Areas Affected by Project (Cities, Counties, States, etc.):**

**\* 15. Descriptive Title of Applicant's Project:**

Camden Power Program Retrofit Program servicing residential and commercial properties within the following neighborhoods and census tracts - Gateway (6002), Cramer Hill (6009/10), and Parkside (6014).

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments

Application for Federal Assistance SF-424

Version 02

16. Congressional Districts Of:

\* a. Applicant: NJ001

\* b. Program/Project: NJ001

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment

Delete Attachment

View Attachment

17. Proposed Project:

\* a. Start Date: 06/01/2010

\* b. End Date: 06/03/2013

18. Estimated Funding (\$):

* a. Federal	10,122,165.00
* b. Applicant	1,000,000.00
* c. State	26,222,375.00
* d. Local	25,753,000.00
* e. Other	6,000,000.00
* f. Program Income	0.00
* g. TOTAL	69,097,540.00

\* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?

- ☐ a. This application was made available to the State under the Executive Order 12372 Process for review on
- ☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- ☒ c. Program is not covered by E.O. 12372.

\* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes", provide explanation.)

☐ Yes ☒ No

Explanation:

21. \*By signing this application, I certify (1) to the statements contained in the list of certifications\*\* and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances\*\* and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)

☒ \*\* I AGREE

\*\* The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: Ms.

\* First Name: Sandra

Middle Name:

\* Last Name: Johnson

Suffix:

\* Title: Director

\* Telephone Number: 856-757-7600

Fax Number: 856-964-2262

\* Email: SaJohnson@csl.csmiden.nj.us

\* Signature of Authorized Representative: Edward Williams

\* Date Signed: 12/14/2009

**Application for Federal Assistance SF-424**

**Version 02**

**\* Applicant Federal Debt Delinquency Explanation**

The following field should contain an explanation if the Applicant organization is delinquent on any Federal Debt. Maximum number of characters that can be entered is 4,000. Try and avoid extra spaces and carriage returns to maximize the availability of space.

**Other Attachment File(s)**

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\* **Mandatory Other Attachment Filename:**

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To add more "Other Attachment" attachments, please use the attachment buttons below.

### Project/Performance Site Location(s)

**Project/Performance Site Primary Location**

☐ I am submitting an application as an individual, and not on behalf of a company, state, local or tribal government, academia, or other type of organization.

Organization Name: City of Camden, New Jersey

DUNS Number: 0770695810000

\* Street1: PO Box 95120

Street2:

\* City: Camden

County: Camden

\* State: NJ: New Jersey

Province:

\* Country: USA: UNITED STATES

\* ZIP / Postal Code: 08101-95120

\* Project/ Performance Site Congressional District: NJ-001

**Project/Performance Site Location 1**

☐ I am submitting an application as an individual, and not on behalf of a company, state, local or tribal government, academia, or other type of organization.

Organization Name: City of Camden, New Jersey

DUNS Number: 0770695810000

\* Street1: PO Box 95120

Street2:

\* City: Camden

County: Camden

\* State: NJ: New Jersey

Province:

\* Country: USA: UNITED STATES

\* ZIP / Postal Code: 08101-95120

\* Project/ Performance Site Congressional District: NJ-001

## **Project Summary/Abstract File**

**Name of Applicant:** The City of Camden

**Project Directors:** Camden Redevelopment Agency: Sandra Ross Johnson, Executive Director & Cooper's Ferry Development Association: Anthony J. Perno III, President & CEO

**Project Title:** Camden Program Offering Widespread Energy Recovery (Camden POWER)

**Project Description:**

Camden POWER (Program Offering Widespread Energy Recovery) is a innovative effort to bring energy efficiency and renewable energy solutions to one of the poorest cities in America -- Camden, New Jersey. With strong partnerships, grassroots outreach and effective leadership, Camden POWER will serve as a model of how to complete energy-efficiency repairs in the areas that will benefit most from their cost-savings -- America's low-income urban centers. Not another weatherization program, Camden POWER is a whole neighborhood energy efficiency initiative that builds and sustains the savings among the neighbors. Ultimately, Camden POWER seeks to transform Camden into a net zero energy village. By delivering energy efficiency retrofits that, at a minimum, reduce building existing energy use by 50%, Camden POWER will allow installation of solar photovoltaic (PV) systems to achieve net-zero energy usage in this low-income area. Eventually, the value of the solar renewable energy certificates generated by the village's PV system will sustain Camden POWER.

To achieve its goals, POWER will utilize the award-winning Camden Home Improvement Program (CHIP) infrastructure to deliver the energy efficiency retrofits already offered through the New Jersey Board of Public Utilities (BPU), NJ Department of Community Affairs (DCA), NJ Housing Mortgage & Finance (HMFA) and other partners. CHIP is Camden's nationally recognized award-winning home rehabilitation program that uses a customer-service hands-on model to assist low-income homeowners to acquire home repairs. Through this existing infrastructure, Camden POWER will leverage millions of dollars available for Camden residents through an impressive suite of existing New Jersey programs that address energy efficiency, economic and environmental needs. Camden POWER uses this "toolkit" of programs and dedicated partners in a manner that addresses the classic barriers to program delivery in low-income areas -- providing "one-stop" delivery of programs with direct one-on-one assistance to greatly benefit program participants.

Ultimately Camden POWER will secure energy efficient upgrades through this sustainable delivery system, while repairing code violations and life safety issues in homes & businesses. With intentions to expand citywide, Camden POWER will be initially focused in three neighborhoods over four census tracts to forward the "whole-neighborhood" retrofit mission. Grant funding from EECBG will allow completion of energy efficient retrofits in at least 300 homes and 60 businesses, along with continuing energy-efficient upgrades throughout the neighborhoods and the City overall. Camden POWER will improve energy efficiency in a focused area, and it also has the capacity to fundamentally improve the quality of life for low income residents of the City of Camden and to provide a mechanism for long-term energy sustainability. Camden POWER is a direct partnership between the City of Camden, NJ Board of Public Utilities (BPU), NJ Housing Mortgage & Finance Agency (HMFA), Camden County, New Jersey Economic Development Authority (EDA), Cooperative Business Assistance Program (CBAC) and Cooper's Ferry Development Association (CFDA).



**Recovery Act: Energy Efficiency and Conservation Block Grant**  
**The City of Camden's Program Offering Widespread Energy Recovery**  
**(CAMDEN POWER-Energy Retrofit Program)**

**Project Narrative:**

Camden POWER (Program Offering Widespread Energy Recovery) is a collaborative effort between state and local partners to bring energy efficiency and renewable energy solutions to one of the poorest cities in America -- Camden, New Jersey. With an innovative plan and structure, Camden POWER will serve as a model to deliver essential repairs to the areas that will benefit most from energy efficient upgrades and their cost-savings -- America's low-income urban centers. Not another weatherization program, Camden POWER is a whole neighborhood energy efficiency initiative that builds and sustains the savings among the neighbors.

This proposal fulfills the goals of the Retrofit Ramp-up program by providing specifics about Camden POWER and its innovative approach to renewable energy solutions aimed at improving the economy, the environment and day-to-day lives of low-income Camden residents and business owners. The proposal leverages an impressive suite of existing, groundbreaking New Jersey programs that address life, safety, energy and education needs. Camden POWER also marshals the resources of the community, the City of Camden, the State of New Jersey, the non-profit sector and the private sector. POWER uses this "toolkit" of programs and dedicated partners in a manner that addresses the classic barriers to program delivery in low-income areas; i.e. it provides "one-stop" delivery of programs with direct one-on-one assistance to program participants.

While Camden POWER is for the entire city of Camden, it will be initially focused in three neighborhoods over four census tracts to forward the "whole-neighborhood" retrofit mission. The goal is to complete energy efficient retrofits on at least 300 homes and 60 businesses in these neighborhoods, along with continuing energy-efficient upgrades in the focus area and throughout the City overall.

The POWER program will be sustainable in a financial sense; funds "invested" in program activities produce "dividends" that provide funding in a rolling manner. However, POWER also approaches the concept of "sustainability" in a broader way because it helps beneficiaries of the program to sustain themselves. It is a way for them to fortify their financial resources, generate economic growth in their neighborhoods, and build pride and self-reliance. Furthermore, by offering a model that can be replicated in other neighborhoods, low-income and otherwise, POWER can ultimately help sustain the nation and indeed the entire globe in the most basic form of "sustainability" -- survival. Camden POWER aims at nothing short of creating a "net-zero" community that will demonstrate the viability of intense and highly focused, well-coordinated energy efficiency and renewable energy programs as a vehicle to revitalization in low-income areas and as a vehicle to continued or renewed prosperity in communities of any economic level.

What is unique about Camden POWER is that it highly concentrates energy efficiency and renewable energy programs that have previously been delivered in a diffuse manner and it delivers this concentrated effort into low-income neighborhoods. This is because those with the fewest resources will be most burdened economically by efforts to address climate change and move away from a carbon-based economy.

## **I. Project Objectives:**

The objective of the City of Camden's Program Offering Widespread Energy Recovery (POWER) is to provide energy efficient retrofits and essential life safety repairs for homeowners and business owners, mostly low-income, in specific neighborhoods of the City of Camden. POWER will implement these upgrades through a sustainable delivery system, while also repairing code violations and life safety issues within the home or business. Implementation of this program in the City of Camden will not only meet the President's goals of energy efficiency and renewable energy, but it also has the capacity to fundamentally improve the quality of life for low income residents of the City of Camden and to provide a mechanism for long-term energy sustainability.

### ***Objective: Net Zero Energy Village***

An ambitious endeavor, the long-term objective of Camden POWER is to turn Camden into a net zero energy village. This will be accomplished first in a few target neighborhoods with energy efficiency retrofits that will, at a minimum, reduce building energy use by 50%.

Once repairs have achieved this reduced energy usage, selected homes and businesses will be fitted with solar PV system that will essentially achieve a net-zero energy usage. The value of the solar renewable energy certificates generated by the villages PV system will be used to sustain the Camden POWER program as well as the Camden POWER revolving loan fund. To help meet the program's objectives, POWER will combine the two most successful program options for energy efficiency home repairs in the City - the award-winning Camden Home Improvement Program (CHIP) and the already existing energy efficiency programs offered through the New Jersey Board of Public Utilities (BPU) and local utilities.

### ***Camden Home Improvement Program (CHIP)***

CHIP is a nationally recognized award-winning residential home rehabilitation program that offers an innovative approach to delivering essential repairs to the low-income residents of Camden. CHIP's success is based on the hands-on model of working with residents developed through widespread community involvement. The locally administered program, in which clients and administrator work together, face-to-face, has seen a giant increase in participation from previous home repair programs. The goal of the CHIP implementation model is to streamline the application process for the applicant, providing needed assistance with construction management and program oversight. In this way, CHIP has eliminated guesswork and frustration, making participation in the program simple, straightforward, and an enjoyable experience for program participants. CHIP has already succeeded in repairing more than 200 homes in Camden City, with 100 more homes currently underway. Demand is high for an expansion of the program. Recently, the waiting list for a program spot has reached 1,000 homeowners. In October of 2009, the State of New Jersey was recognized for CHIP by the Council of State Community Development Agencies, a national organization, with the 2009 Sterling Achievement Award for Housing Assistance. At the time, Department of Community Affairs acting commissioner Charles A. Richman noted, "I encourage other municipalities to use CHIP as a model for their own housing rehabilitation efforts because it has proven to be successful." This is the goal of POWER: to use CHIP as a model for not just housing rehab but for desperately needed energy-efficiency retrofits through existing programs.

### ***Developed Through Innovative Partnerships***

Camden POWER exists as a partnership between City of Camden, Camden County and New Jersey Board of Public Utilities (BPU), with essential assistance from New Jersey Housing

Mortgage & Finance Agency (HMFA), New Jersey Economic Development Authority (EDA), Cooperative Business Assistance Program (CBAC) and Cooper's Ferry Development Association (CFDA).

POWER grew out of discussions between the City of Camden, the administrators of CHIP, New Jersey Housing Mortgage & Finance and the Board of Public Utilities. BPU, through its Clean Energy Program, and local utilities have numerous programs available that would benefit homeowners and commercial businesses alike with lowered energy bills. Yet while many programs exist for funding, significant face-to-face assistance for low-income residents is lacking. Most Camden residents simply are not aware or do not access these programs for a variety of reasons, including lack of familiarity, lack of available time, lack of education, lack of available matching funds and lack of acceptable credit for financing. The funds have been set aside for energy efficiency, but in cities like Camden, assistance is still needed. The CHIP infrastructure can help fill this gap.

#### ***One-Stop Energy-Efficiency Retrofits for Low-Income Residents***

It is the goal and innovation of POWER is to use the successful award-winning CHIP model to break through these local barriers to provide energy efficiency and life-safety repairs in a one-stop application process. In the POWER model, the administrators of CHIP will interface with the residents and work together to collect information needed to file applications and complete work. Camden POWER will coordinate energy audits, work schedules, bid processing, application submission, loan closings and final inspections on behalf of participants. To the resident, POWER will provide one-stop-shopping and less complicated access to a range of available and expanded BPU, Utility and HMFA programs.

#### ***Federal Funds Necessary***

However, federal funds are essential for the implementation of POWER, thus our request for funding from this Energy Efficiency & Community Block Grant. With an investment of approximately \$10 million over a three-year period, this customer service repair delivery infrastructure developed by CHIP will be expanded, updated and implemented to assist residents to obtain energy efficient retrofits of their homes and businesses. At least 300 homes and 60 businesses will be directly retrofitted with an array of energy efficient upgrades, solar photovoltaic systems and life-safety repairs. Through the POWER program, homeowners would be eligible to receive up to \$27,000 for energy retrofits and life safety repairs. POWER will leverage even more assistance for commercial businesses, with owners being able to receive up to \$75,000 for energy efficient retrofits, life-safety repairs and significant façade improvements and beautification measures. Perhaps most importantly, residents are also eligible for additional program offerings to install solar photovoltaic systems. It is important to note that this is not just a home and business energy retrofit program. It is about developing a net zero energy village that is self-sustaining and that can be repeated across New Jersey and the country.

## **II. Merit Review Criteria Discussion**

### **1. Leveraging & Sustainability**

Camden POWER will utilize the successful CHIP local outreach model to deliver programs from the Board of Public Utilities (BPU), Housing Mortgage & Finance (HMFA) and other utility retrofit programs to homes and businesses in Camden City. Through this delivery, POWER will complete essential energy efficient upgrades as well as life-safety repairs and

business façade improvements. As part of the assistance model, POWER will also offer additional financing to allow as many residents as possible to access the existing programs. With Camden residents continually struggling with decaying structures and outdated building systems, these essential improvements will not only conserve energy and reduce monthly energy bills for residents, but also increase property values and stabilize at-risk neighborhoods. Solar photovoltaic systems will be installed on as many homes as optimally suited for this technology. It is anticipated that between the 50% reduction in energy usage and the remainder covered with a renewable energy system; then residents will experience net-zero energy costs – resulting in long-term sustainability and near energy independence for these participants. With energy costs permanently reduced for the useable life of the repairs, funds revolving back into the program and sustainable technologies being implemented, POWER will create meaningful and sustainable market transformation; even after the grant monies are exhausted.

#### ***Leveraging Five Dollars For Every Grant Dollar***

The CHIP program is in the process of spending over \$7.5 million in Camden City for essential home repairs, including energy-efficient upgrades. With this reputation for successful implementation, an additional \$10 million investment from the Department of Energy would allow for significant leveraging, from existing funds and project partners. The most dramatic alternative-funding sources will come from the original CHIP partners, as well as large carve-outs of existing BPU, HMFA and utility programs for Camden residents.

In developing these key partnerships with state agencies and utilities, Camden POWER is in position to leverage extensive funds in currently existing energy-efficiency programs. Through POWER, applicants will be assisted to apply to one or more of the existing energy efficient programs offered in the City of Camden on the state, county and local level. Many of these programs will be setting aside specific funding for POWER applicants.

#### ***Existing Energy Efficiency Programs***

There are many programs to be leveraged by a infrastructure of energy-efficient assistance for residents. Most homeowners will access BPU's Home Performance with Energy Star as well as HMFA's Home Energy Saver Program (HESP), HMFA's Energy Efficiency Improvement Mortgage (EEIM), the Low-Income Energy Assistance Program (LIEAP), the Weatherization Assistance Program (WAP), the Renewable Energy Incentive Program (REIP), New Jersey's Solar Renewable Energy Certificate (SREC) market, and PSE&G's Whole House Efficiency Program. For commercial buildings, Direct Install (DI) programs are available both from BPU and PSE&G for small businesses, with BPU's Pay-For-Performance existing for larger businesses.

In all, securing dedicated funding from DOE will leverage over \$50 million for POWER and vital energy efficient upgrades for the City of Camden. This energy block grant investment will allow for the expansion, improvement and funding of locally based infrastructure to assist with accessing and delivering these existing retrofit programs. Almost \$7 million has been targeted for Camden in existing BPU programs. Utilizing PSE&G's Whole Building, Small Business Direct Install and Large Business programs would leverage another \$6 million for retrofits. With the City of Camden contributing \$1,000,000 of Home Investment Partnership (HOME) funds to add life safety repairs in the retrofit houses, millions more can be leveraged for essential life-safety repairs from the Economic Recovery Board and other invested stakeholders. Camden County has agreed to dedicate \$250,000 of its Neighborhood Stabilization Program funds for a revolving loan, serviced by Cooperative Business

Assistance Corporation (CBAC), for small business retrofits and repairs. In addition, the state's Urban Enterprise Zone has pledged \$1,000,000 for façade improvements alongside energy efficient retrofits.

### ***Large Scale Energy Retrofits***

Camden POWER is not only a retrofit program or renewable energy program, but also a systematic push towards transforming Camden into a net-zero energy village. Over the next three years, multiple anchor institutions will perform energy efficient investments to meet this goal. Cooper University Hospital will perform \$6.5 million in energy improvement investment in the next 3 years, with a \$4 million grant from PSE&G. Lady of Lourdes Hospital will be performing \$2.2 million worth of upgrades, with Virtua Hospital spending \$1.1 million on retrofits. Rutgers University will spend \$500,000 over the next three years on energy efficient upgrades to their Camden campus. In addition, municipal buildings will be retrofitted. Camden County has a planned audit of their numerous municipal facilities in Camden City. \$462,000 will be spent on energy efficient retrofits, with \$295,000 earmarked for City Hall, \$124,000 for the administration building, and \$43,000 for the courts. The large hospitals, educational institutions and universities are not the only ones partnering in the POWER effort. Smaller community-based development corporations are also planning energy efficient upgrades. Parkside Business & Community In Partnership (PBCIP), a local community development corporation located in the Parkside neighborhood, is developing a \$6 million multi-phase rehab project along Park Boulevard. By partnering with POWER, PBCIP can maximize resident access to BPU and utility retrofit programs. Cramer Hill Community Development Corporation will also contribute funding to the mission of reduce energy costs and harmful emissions. Through partnerships, the goal of verified energy savings through a variety of project in the local jurisdiction of Camden City will be achieved.

### ***Avoided Energy Savings***

In addition, given that the objective is to at a minimum reduce the energy usage the homes and businesses by 50%, Camden POWER will leverage at least another \$1,841,309 in avoided costs. This leverage includes the value of the avoided energy from the repairs (\$1,557,095), the value of the avoided emission in emissions credits from the energy savings (\$93,600), the value of the environmental benefit from the avoided emissions from the energy saved (\$153,807) and the value of the avoided transmission and distribution cost from the energy saved over the 3 years (\$70,000). This is a conservative estimate since it factors in only present value and does not take into account for the increasing cost of electricity or natural gas. The sustainable portion of this proposal is the value of the solar renewable energy credits and the payback on the loans.

Camden POWER will leverage existing programs and their available financing options to service the population of eligible Camden residents. The program will create innovative ways to generate gap financing for those residents who are unable to qualify via any other means. Some DOE funds will be used to create an expanded version of the HMFA HESP program – covering only Camden and with a range of financing options.

### ***Assisting Residents with Home Upgrades***

Through POWER, Camden residents will first utilize the alternate revenue streams available through the programs of the New Jersey Board of Public Utilities (BPU). Indeed, a program such as Home Partners with Energy Star (HPwES) offers substantial savings for the homeowner pre-financing. Depending on income, applicants are only expected to pay 25% to 50% of their energy retrofit as long as the estimated energy savings will be 25% or

greater. With decaying housing stock lacking maintenance, this goal should be easily met with targeted repairs. Most, if not all, POWER applicants should have access to this option for all or part of their repairs.

The difficulty for low-income residents lies in securing up-front capital for the 50% to 25% of repair costs that are not covered through the energy efficiency programs and the code violations/life safety repairs that cannot be addressed by the energy efficiency programs. With EECBG funding, POWER will be able to provide the resources necessary to enable Camden's low-income residents to take advantage of existing energy efficiency programs.

The BPU residential energy efficiency programs will be financed in a number of ways, depending on the applicant's income eligibility. Those with income above 400% of the federal poverty level will receive financing from Energy Finance Solutions, a private banker that offers 0% interest financing, so long as the applicant meets the vendor's credit requirements. Those whose income falls between below 400% of the federal poverty level, which is likely for most of the prospective applicants, will receive financing in the form of forgivable or partially forgivable lien from Housing Mortgage & Financing (HMFA). Overall, it is expected that many POWER applicants will not qualify for even the most flexible funding. As we have seen in CHIP, low credit scores and the lack of any appreciable equity in their homes doom most applicants from the start. In order to retrofit the inner-city urban areas, innovative financing options must be created to fill in the gaps of the existing financing. POWER will offer these.

#### ***Home Energy Saver Program (HESP)***

POWER will address this problem through a valuable partnership with New Jersey Housing Mortgage & Finance (HMFA). In conjunction with the Board of Public Utilities (BPU), their NJ Clean Energy Program (NJCEP) and Camden POWER, HMFA is initiating a Home Energy Saver Program (HESP) to finance energy efficiency improvements in homes and small residential rental properties so that they may achieve a minimum 50% savings in annual energy bills. HESP provides up to \$10,000 in 0% interest financing to any owner-occupant or owner-investor of a 1-4 unit residential property in Camden. The financing will be in the form of a subordinate mortgage with the balance paid in full when the home is refinanced or sold or, for certain income levels, as a loan that is forgivable over ten (10) years. The HESP financing will help cover costs of eligible energy efficiency improvements recommended by an audit conducted under the Home Performance with ENERGY STAR program that also provides applicants with as much as \$1,000 in free home air sealing and up to \$10,000 in a cash rebate.

HESP will be available to those homeowners who have gross household incomes not to exceed 400% of the federal poverty level for Camden county where the property is located (based upon the Agency's mortgage revenue bond program income limits for a family size of four) and are eligible for a cash rebate from NJCEP but are ineligible for zero percent interest rate financing offered through the NJCEP/Energy Finance Solutions program. Through POWER, the applicant will be scheduled for HPwES energy audits and have eligible energy efficiency improvements that are likely to result in a minimum 50% savings in annual energy bills.

Via POWER, the energy efficiency measures selected for installation will be implemented in the most cost effective order first. These eligible home energy efficiency improvements will include insulation, air sealing and weather stripping, HVAC system repair and replacement,

storm windows and doors, ENERGY STAR-rated windows and appliances, ventilation and moisture controls.

Much like CHIP, this financing would be for only the low-income residents of Camden. There would be no monthly loan payments required, but the full outstanding principal amount of the loan shall be due and payable upon the sale or upon the transfer or upon any refinance of the property. For those applicants that qualify, the loans may be forgivable over 10 years. The HESP secured mortgage loan may take any lien position on the property at the time of loan closing. After the closing, the HESP loan may not be subordinated, so any loan balance due must be paid in full at the time of any cash-out or rate/term or any other kind of refinancing or home equity or other secured financing. The loan may be prepaid without penalty at any time. In a low-income area such as Camden, these liens are a win-win. With repayment, the program is infused with new capital to utilize elsewhere. However, with little transfer, the upgraded homes serve as anchors in the neighborhood, stabilizing and improving the area.

#### ***Assisting Commercial Businesses with Upgrades***

Commercial businesses will follow a similar model to residential homes. The difference will be the program accessed will likely be Direct Install, offered by BPU as well as the utility companies. For financing, a revolving loan fund will be created to service lower income business owners in perpetuity. Cooperative Business Assistance Corporation (CBAC), Camden's award-winning Community Development Financial Institution (CDFI), will service this loan, funded by \$250,000 from Camden County and grant funds. Federal funds are crucial to the establishment of this fund, which will then sustain itself to allow future energy efficient repairs. 20% of the grant ask, approximately \$1.8 million, will allow for sustainable repairs of businesses going forward.

As with residences, POWER will match grant funding with leveraged funds to perform any life safety issues or code violations found in the commercial establishments. In addition, the City of Camden has partnered with the Urban Enterprise Zone (UEZ) to leverage \$1,000,000 in commercial façade restoration. Business owners will be able to utilize up to \$16,000 on repairs and visual improvements to the street frontage of their establishments. With energy efficient retrofits, life safety repairs and façade improvements, POWER will be a one-stop overhaul of eligible businesses in Camden.

#### ***Renewable Energy Sustainability***

Even more than revolving loan funds, the significant sustainable features of the POWER program will be the use of the Renewable Energy Incentive Program (RIEP) in homes and commercial properties that are part of the Camden POWER energy efficiency upgrade. When deployed correctly, these renewable energy options will be ideal for Camden business and home owners that have otherwise not considered them. By adding a photovoltaic (PV) module after the energy retrofit is complete, the result can be a net-zero energy usage home or business. Applicants would be able to secure either a 3 kW home PV system or a 30 kW business PV system. Greater than 50% of the cost of these systems will be funded by the REIP solar rebates from the Clean Energy Program (NJCEP) as well as federal investment tax credits. These systems will generate substantial savings from the net-metered electricity and solar renewable energy certificates (SRECs). The home and business owners will have a zero electricity bill netted over the year through the state net metering provisions that require the utility to pay the home owner or business the retail rate for this electricity. The SRECs are available for trading through the PJM Generator

Attribute Tracking System (GATS) and are bought by electric suppliers in NJ to meet their Renewable Portfolio Energy Standard requirement. SREC are now trading for \$650/MWh. Given the value of the net-metered electricity and the value of the SRECs, these systems could be paid off in as little as six years. The systems last for more than 25 years and the significant revenues generated by these systems for those remaining years will be used to sustain Camden Power to expand the net zero energy village. By implementing renewable energy as one component of POWER, Camden would continue its goal towards complete energy independence as a net zero energy village. POWER will be the aggregator for the SRECs and the electricity through a contract with the home or business owner. These owners will pay a significantly reduced electricity rate in this process.

#### ***Renewable Energy Sustainable on a Human Level***

Finally, the POWER program is also sustainable in that funds "invested" in program activities produce "dividends" that provide funding in a rolling manner. However, POWER also approaches the concept of "sustainability" in a broader way because it helps beneficiaries of the program to sustain themselves. It is a way for them to fortify their financial resources, generate economic growth in their neighborhoods, and build pride and self-reliance for Camden residents.

## **2. Impact:**

#### ***Significant Energy Savings***

A \$10 million investment through the EECBG would allow for at least 300 homes and 60 small businesses to have energy efficient upgrades in a city desperately needing economic recovery and neighborhood stabilization. This is a reasonable estimate given a detailed analysis of homes in CHIP and their delivered scopes of services. With most homes leaking energy in numerous ways, Camden homeowners can pay upwards of \$5,000 a year for energy, almost \$417 a month. With decaying housing stock, many homes and businesses need essential repairs such as windows and doors where plywood is currently being used. With little or no maintenance being made, and existing building systems usually from the original construction of the property, Camden's environment is an excellent venue for a energy-efficiency retrofit program dedicated to replacing, upgrading and repairing units to improve their energy savings. However, with most Camden families living in poverty, most residents lack the resources to pay their mortgage bill, their water bill or their electric bill. Through these upgrades, POWER hopes to reduce applicant's energy consumption by 50%. Given the state of the housing stock and the lack of even the most rudimentary repairs, this estimation seems very realistic. In many properties, even small amounts of repairs will have significant impact.

For example, an average house in Camden is 1,500 square foot, with three bedrooms and two bathrooms, paying \$3,356 annually for energy – around \$280/month. A sample scope of services under POWBR could be as simple as:

- Sealing air leaks
- Installing an energy star programmable thermostat
- Replacing light bulbs with fluorescent alternatives
- Increasing attic insulation to R-60
- Replacing siding with external insulation
- Insulating boiler pipes and other spaces.



Using information for the DOE's website, a reasonable newly repaired and upgraded home would have an estimated energy bill of \$1,350 annually.

**Energy Savings By Category (\$ amount)**

	Heating	Water Heating	Lighting	Totals
Existing	\$2,874	\$338	\$144	\$3,356
Repaired	\$1,050	\$128	\$86	\$1,350

An application to Camden POWER would save the homeowner approximately \$2,006.00 per year, while also repairing life safety issues and code violations. The chart below shows the value delivered to the home – the homeowner would be saving over \$167 every month. Estimates from commercial businesses in Camden's neighborhoods produced the same energy savings. Through Camden POWER, most energy bills would be cut in half.

**Target Area**

With support from the Department of Energy, Camden POWER will be able to complete retrofits on 300 single-family homes and 60 small businesses in the City of Camden. While CHIP has performed improvements in all 21 census tracts of Camden City, the widespread nature of the successful applicants did not provide for focused comprehensive change of any one neighborhood. With POWER, the City of Camden will initially be focusing on three neighborhoods, Cramer Hill, Gateway and Parkside over four Census tracts (6002, 6009, 6010 and 6014). This focused approach will provide verified energy savings for a large percentage of these neighborhoods and achieve the goal of market transformation. The target area of primarily African-American and Hispanic neighborhoods contains approximately 5,600 households with a median household income of \$26,415. These areas have many homes and businesses in desperate need of repairs of any kind, including energy efficient repairs. See attached Exhibit A: Map of Target Area

**Retrofits Delivered To Residents In Dire Need**

The City of Camden continues to suffer as one of the poorest cities in America. With a median household income of \$18,007, Camden residents have the lowest income of all U.S. communities with over 65,000 residents, according to the 2005 American Community Survey. Camden's population is predominantly minority and extremely young, with low levels of education and high levels of unemployment. According to the 2000 Census, 45.5% of those under the age of 18 and 23.8% of those 65 and older were living below the poverty line. Inside the three neighborhoods, Cramer Hill, Gateway and Parkside, focused on by POWER, these statistics are similar. The table attached provides key indicators of income, race and ethnicity, educational attainment and age for the four census tracts to be targeted by the Camden POWER program in contrast to the City of Camden and the State of New Jersey. See attached Exhibit B - Census Information

While the demographics for these communities are consistent with Camden, generally there are distinctions worth highlighting. The neighborhoods of Parkside, Gateway and Cramer Hill have significantly higher homeownership rates than the City as a whole. Median household income in these census tracts is also slightly higher than the City median income.

The City of Camden believes that critical to Camden's revitalization is focusing on the relative strength of these communities. With limited resources, many residents are unable to make needed repairs on their homes. Supporting the ability of these residents to upgrade their homes and to reduce their energy costs will help to incentivize these residents to stay in the City of Camden. Like CHIP, Camden POWER will provide residents an affordable means to reap the benefits of these simple but necessary improvements. With such household incomes, a reduced energy bill has a much more significant impact to a Camden resident than elsewhere. With targeted repairs of \$15,000 to \$20,000 per property, POWER can reduce residents' energy bills by at least 50% in a large percentage of certain densely populated neighborhoods. The award-winning CHIP program has already been recognized as a model for low-income communities and POWER will continue to be a model to emulate.

#### ***Preventing Vacancy & Foreclosure***

Camden POWER will help stabilize targeted neighborhoods by assisting homeowners with limited resources to invest in the safety and energy efficiency of their homes. By making energy efficient upgrades in at least 300 homes in Parkside, Cramer Hill and Gateway, the program will also play a significant role in preventing further decline and vacancy in these communities. With such low household incomes, a reduced energy bill has a much more significant impact to a Camden resident than elsewhere. With targeted repairs of \$15,000 to \$20,000 per property, POWER can reduce residents' energy bills by at least 50% in a large percentage of certain densely populated neighborhoods. All three of the Camden POWER neighborhoods have very high scores in terms of risk of foreclosure. The table below provides the foreclosure risk score of each targeted census tract as well as the estimated percent of mortgages to start foreclosure process or be seriously delinquent in the past 2 years, according to HUD, as of 2009.

Source: HUD NSP II data sets	6009	6010	6002	6014
Foreclosure Risk Score (out of 20)	17	17	18	18
Foreclosure Starts*	16.27%	15.45%	18.57%	18.26%

These indicators highlight the grave danger that foreclosures pose for Camden and the high likelihood that Camden will see an increase in the already high levels of vacancy and a decrease in the already relatively low levels of homeownership. Camden POWER is taking a proactive approach to prevent foreclosures in these three neighborhoods. By reducing the energy bills of homeowners in these communities by at least 50%, program participants will be able to save several thousand dollars a year. This savings will allow program participants to dedicate a larger percentage of their limited monthly income towards their mortgages pulling them out of delinquency.

#### ***A Program To Emulate***

Like CHIP, Camden POWER will provide residents an affordable means to reap the benefits of these simple but necessary energy improvements. Refining the infrastructure and policies behind Camden POWER will help further define a solution for low-income neighborhoods to implement energy efficient repairs. The award-winning CHIP program has already been recognized as a model for low-income communities and POWER will continue to be a model to emulate. By utilizing the same 'hands-on' approach, other communities will be able to adopt and replicate the success of Camden POWER.

### **3. Project Approach**

The objective of Camden POWER is to use the innovative local CHIP model to deliver energy-efficiency repairs through leveraging existing programs, while also incorporating essential life-safety repairs. The program will service both residential and commercial applicants. Utilizing a one-stop, customer-service oriented model, CHIP currently provides Camden homeowners with up to \$20,000 of essential home repairs, including life safety improvements, building systems, weatherization and exterior improvements. These repairs are only for qualified low-income homeowners in Camden, and they are financed through forgivable loans through the New Jersey Economic Recovery Board (ERB) and New Jersey Department of Community Affairs (DCA). The program is implemented by New Jersey Housing Mortgage & Finance Agency (HMFA) and locally administered by non-profit Cooper's Ferry Development Association, a development non-profit that has worked exclusively in Camden for the past 25 years. POWER will conduct innovative outreach to the community to garner a significant amount of participation in each of the designated census tracts. The program administrator will work with applicants to determine which program best meets their needs and will work with contractors, to schedule inspections, solicit bids and award contracts, and will ensure all work is performed up to the highest standards. This customer service model providing assistance for all retrofit options has been shown to be the most effective way to achieve broader market participation. In April 2009, the Northeast Energy Efficient Partnerships (NEEP) reflected ways to better help New Jersey achieve the goals of its master plan. The report noted a "customer-oriented approach focuses on understanding customer needs - including their vast array of decision criteria...[c]entral to the customer-oriented approach is integrated program offerings that offer whole solutions - "one-stop" shopping..."

#### ***Step-By-Step Program Design***

As with the Camden Home Improvement Program (CHIP) on which it is based, POWER will provide a hands-on approach from the program administrator, working face-to-face with the Camden applicant to secure needed repairs. POWER will first advertise, solicit and collect a willing applicant list, using the existing CHIP waiting list (over 1,000 applicants), distributing brochures and hosting informational sessions at locations around the City. Once a pool of applicants is determined, CFDA will work as an agent for each applicant, partnering with BPU to quickly & efficiently determine eligibility and ensure program acceptance. On a concurrent track, CFDA will secure financing for the applicant, through the existing program and additional financing available through project partners.

A variety of programs will be leveraged for repairs and retrofits. NJ Home Performance with Energy Star (HPwES) will be the main program for residential users, along with a similarly styled Whole Building program from PSE&G. Successful applicants receive a comprehensive energy audit, which generates a detailed energy-efficient repair plan with recommended measures, costs and payback analysis. A comprehensive retrofit package from HPwES includes air sealing, insulation HVAC upgrades among other eligible measures. If estimated savings are 25% or greater, BPU offers rebates of up to 50% of the improvements up to \$20,000 with 0% financing available for the balance. Given the poor housing stock in Camden City, the target for each home retrofit will be a 50% reduction in energy bills.

Once eligibility is confirmed and financing secured, CFDA will coordinate with BPU contractors to perform an energy audit on the residence or business. For each unit, the program will conduct an initial energy audit that focuses on mechanical systems, insulation

and air leaks. Certified inspectors, with the aid of a blower door and thermal imaging devices, will perform the visual inspection and testing. With empirical data, inspectors will generate a report detailing recommended energy efficiency improvements. CFDA, utilizing a construction management firm, will utilize these reports to develop a scope of services for the home or business. This scope developed will also separately include repairs for life-safety issues and outstanding code violations.

Once the BPU program administrator approves the scope, the program will award the work to certified contractors through a competitive bid process with at least three bidders for each structure. Bidding contractors will be drawn from a pool of eligible Building Performance Institute (BPI) certified firms. Identical to the current CHIP system, this competitive bid process results in lower costs for the applicant and ensures efficiency by rewarding contractors with current capacity and availability. With the lowest responsible bidder is awarded the repairs, the program administrator and construction manager will oversee construction. After repairs are completed, a final inspection will be conducted which will include a final energy audit to predict the proposed energy savings.

For business owners, the program design would be similar, with different programs and financing options being accessed. In the Direct Install program offered by both BPU and PSE&G, the business would similarly go through an initial energy assessment, then suggests a repair scope to cut energy costs by replacing lighting, HVAC and other outdated operational equipment with energy efficient alternatives. Up to 80% of the retrofit costs are subsidized by the program. Financing is not currently offered, but POWER will create supplemental financing options with the creation of a revolving loan fund serviced by Cooperative Business Assistance Program (CBAC). This fund would utilize grant funding and \$250,000 from Camden County to provide Camden business owners better access to this program. As before, POWER will repair any life safety issues or code violations during the construction of the energy retrofit repairs. In addition, the Urban Enterprise Zone (UEZ) has pledged to dedicate \$1,000,000 specifically for commercial façade restoration in the City. Business owners would help determine specific necessary repairs to the street frontage of their establishments.

#### ***Marketing & Outreach***

The NEEP report cites another key to program success is a statewide marketing campaign using targeted and cross-sector marketing to build a high level of awareness of energy efficiency. With POWER being administered locally by local partners, this marketing and outreach can be targeted and laser-focused.

#### ***Existing CHIP Waiting List & Outreach***

The CHIP model is the perfect vehicle to locally connect Camden residents with energy efficiency retrofits. Over the past three years, CHIP has been incredibly successful in utilizing its customer assistance model and its unique local ties to the community. CHIP created a very large applicant pool by distributing brochures through neighborhood partners, advising key community organizations about program benefits and holding informational sessions at key locations, such as churches and community centers. Through this outreach, CFDA has built a waiting list of over 1,000 residents eager for similar programs. POWER will continue this tradition of local community outreach, with similar brochure distribution and neighborhood-specific information sessions. CHIP is assisted by a group of dedicated stakeholders that provide crucial outreach, including the faith-based Camden Churches Organized for People (CCOP) and the Camden Community Development

Association (CCDA). With these local partners, Door-to-door neighborhood sweeps alerting and recruiting applicants are possible. In addition, POWER will be marked for business owners through other channels, such as via local contractors and specialized business assistance partners like Urban Enterprise Zone (UEZ), the Greater Camden Partnership (GCP), Latin American Development Association (LAEDA) as well as an ever-expanding list of partners. Additionally, signage will be posted on each POWER home or business being retrofitted in order to promote neighborhood awareness.

#### ***Demand for Assistance Is Great***

From the CHIP waiting list alone, it is clear the demand for repairs is there. Camden's decaying building structures and low incomes will ensure a large population of eligible program applicants. POWER will be an excellent position to immediately begin accepting applications and begin energy audits. Numerous barriers exist to connecting Camden residents with existing energy program options. Many low-income residents are not aware of the existence of such programs, while those that are lack the skill set to successfully apply and be accepted. Even more of an obstacle is the lack of reliable financing for lower-income residents who might not qualify for the offered financing.

#### ***Estimates of Success Will Prove Correct***

On track to complete essential repairs in over 300 homes under three years, CHIP has created substantial program infrastructure and reach into the community. This CHIP model is the perfect vehicle to locally leverage the advantages of the BPU-sponsored programs to assist Camden homeowners in energy efficiency retrofits. Most of the homes repaired in CHIP are already provided with repairs consistent with an energy-efficient retrofit, such as air sealing, new HVAC equipment and new insulation. Building off the CHIP model allows for accurate predictions of future POWER performance. Experience in performing wide-spread home repairs in Camden City has validated the soundness of POWER's management strategy, including a outreach/marketing strategy and the implementation/delivery plan similar to CHIP. With the guidance of BPU, HMFA and CBAC, the City of Camden is extremely confident in the financing strategies developed, the monitoring/verification plan and the strategy for feedback and continuous improvement of the program during its operation. Like the CHIP model before it, POWER will create programmatic infrastructure that will be easily replicated by municipalities.

#### **4. Partnership Structure & Capabilities**

Camden POWER is a unique collaboration between the City of Camden and a broad range of entities representing government agencies, non-profit associations, community development corporations and other interested stakeholders. POWER will be implemented by the City of Camden, Camden County, New Jersey Board of Public Utilities (BPU), with essential assistance from New Jersey Housing Mortgage & Finance Agency (HMFA), New Jersey Economic Development Authority (EDA), Cooperative Business Assistance Program (CBAC) and Cooper's Ferry Development Association (CFDA).

#### ***Playing to Strengths***

In the program, roles and responsibility have been identified which reasonably match each organization's ability to successfully manage and carry out their delineated roles. These programmatic roles and responsibilities have been carefully reviewed and discussed in the partnership. BPU and the Clean Energy Program are at the forefront of developing

innovative ways to deliver energy efficiency to the State of New Jersey. By partnering with the City of Camden on this application, BPU's wealth of experience will be accessible to all POWER partners. In addition, the roles of the original partners in CHIP have remained intact in POWER. The City of Camden will be the administrator of the project funds, both DOE and leveraged funds. They will use these funds to hire the program management team of Cooper's Ferry Development Association (CFDA), the current manager of CHIP.

#### ***A Wealth of Experience***

With over 25 years of work in Camden City and three years of dedicated customer service for the award-winning CHIP program, CFDA is uniquely qualified to successfully manage and implement POWER. As with CHIP, the program manager will once again be responsible for marketing, advertising, application intake, verifying eligibility of applicants, securing financing, developing scopes of work for identified properties, engaging contractors and managing construction. In POWER, CFDA will begin to interface daily with BPU and other program partners like PSE&G to ensure streamlined applicant processing. CFDA's ability to navigate the most complex programmatic and financing situations with low-income clients is well established and will serve the program well. To assist in management, CFDA will engage a construction manager to oversee and assist with audits, develop scopes from audit reports, draft bid documents, administer and award contractor bids, and manage construction on homes and businesses in the program.

The City of Camden will also be distributing funds to close collaboration partners HMFA and CBAC to develop alternative financing options and assistance for Camden residents. HMFA would receive \$4.2 million to expand HESP for low-income homeowners to access existing energy retrofit programs. CBAC would receive \$1.8 million for a revolving loan fund specifically for energy efficient retrofits for commercial business owners in Camden.

In addition to the main partners, numerous non-profit and community development organizations such as Camden Churches Organized For People (CCOP), Camden Community Development Association (CCDA), Greater Camden Partnership (GCP), Cramer Hill Community Development Corporation (CHCDC), Parkside Business & Community in Partnership (PBCIP) will be influential in the outreach and implementation of the program.

### **III. Project Timetable**

*See attached timetable*

### **IV. Relevance and Outcomes/Impacts:**

Camden POWER is directly related to the objectives of the grant, including delivering verified energy savings to achieve broader market participation. With dedicated infrastructure already in place, POWER will demonstrate the benefits of economies of scale with many retrofits throughout the City of Camden.

The importance of this program is also clear. Without support from the U.S. Department of Energy not only will residences and businesses in Camden not receive energy retrofits, but they will also lose out on the leveraged benefits, such as life safety and code violation repairs as well as commercial business façade repairs. Indeed, without funding for the "one-stop" model, most Camden residents would not be able to access existing programs, despite the significant energy savings and significant cost savings from lowered energy bills.

This is because numerous barriers exist which prevent residents from taking advantage of the programs. Low-income families generally do not have the time, dedication; education to successfully apply for these seemingly complicated programs. Even with a successful application, many low-income residents would not be able to front money or secure financing to hire contractors. With most of the programs being rebate-based, lower-income residents have little savings to provide the up-front cost to be refunded. Indeed, in Camden, the average citizen cannot afford to make standard repairs to their residence or business to ensure the building is up to code and has no hazards to life & safety of occupants. With support from the U.S. Department of Energy, POWER will bridge all these potential pitfalls for the average Camden residents and bring energy-efficiency to one of the United States' poorest cities.

#### **V. Roles of Participants:**

In its current form, Camden POWER is a collaboration between City of Camden, Camden County, New Jersey Board of Public Utilities (BPU), with essential assistance from New Jersey Housing Mortgage & Finance Agency (HMFA), New Jersey Economic Development Authority (EDA), Cooperative Business Assistance Program (CBAC), Public Service Enterprise Group (PSE&G) and Cooper's Ferry Development Association (CFDA), the local non-profit association responsible for managing the day-to-day operations of the current CHIP program.

The City of Camden will be administering the funds, both through the energy block grant and leveraged funding. To facilitate the expedited delivery of repairs and retrofits, Camden will engage CFDA to provide the day-to-day management of the program, including marketing, outreach, applicant intake, securing financing terms and application processing. The City of Camden will also distribute funds to HMFA for the creation of a HESP program, and to CBAC for the creation of a revolving loan fund for commercial businesses. With existing programs from BPU and elsewhere being accessed, the roles of partners in the program are clearly delineated.

#### **VI. American Recovery and Reinvestment Act of 2009, P.L. 111-5 (Recovery Act) Information**

Jobs will also directly be created from the grant funding with new hires essential at the City of Camden and Cooper's Ferry Development Association to ensure the swift and effective completion of Camden POWER.

With a pool of Camden-based or otherwise local contracting firms, the existing CHIP program has provided steady prevailing-wage employment opportunities for many contractors, tradesmen, plumbers, electricians and laborers. As an expansion of this existing program, POWER will generate even more jobs while reaching important energy efficiency goals.

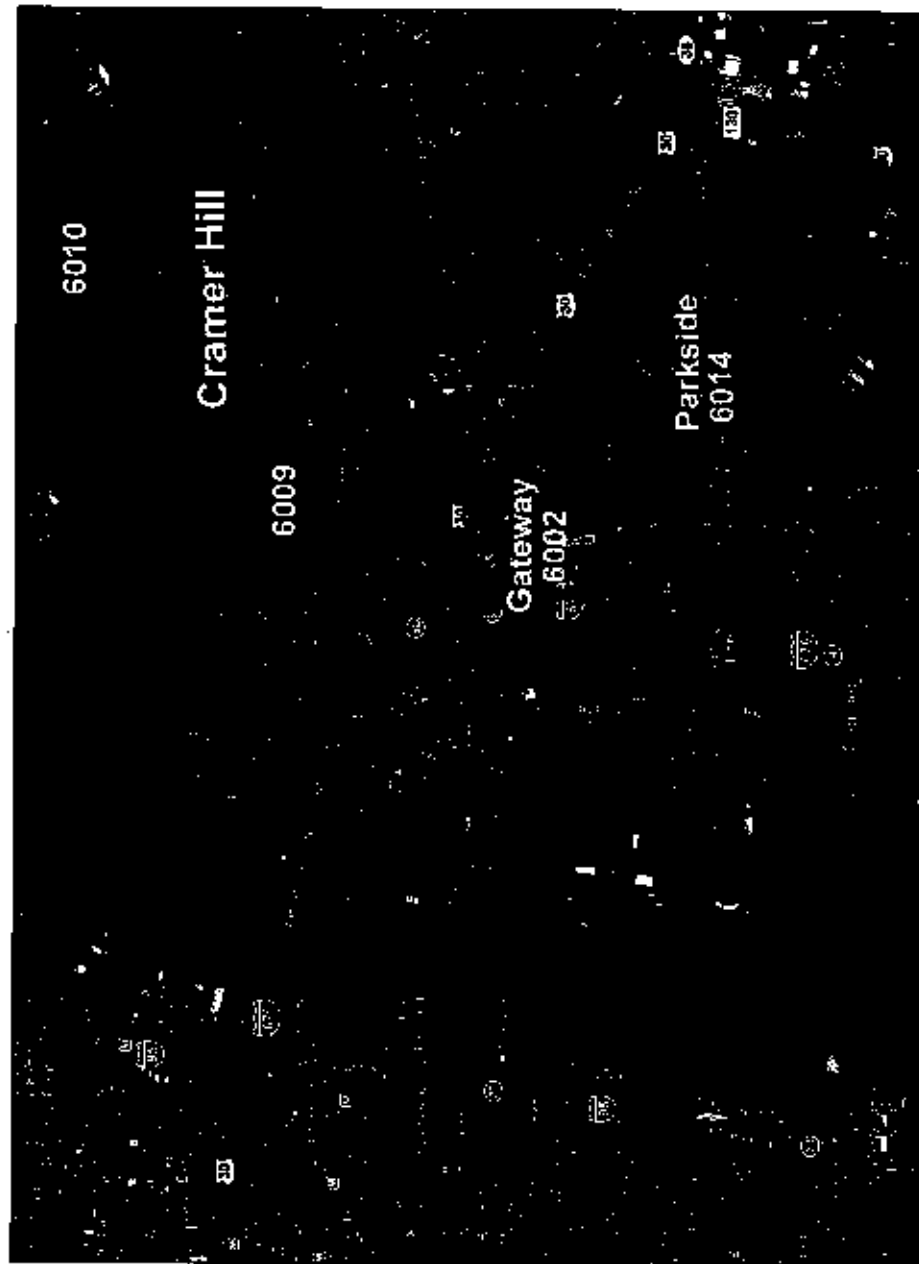
In addition, part of the goals of New Jersey's Energy Master Plan requires workforce development to train a wide range of employees for "green" jobs – engineers, designers, auditors, inspectors, program managers and financial product managers. The development of these jobs will be crucial to provide quality and comprehensive energy efficiency solutions. POWER begins this process by generating greater usage of the existing infrastructure forcing the renewal and expansion of these programs.

Specifically, the POWER retrofit project will be directly leveraging the training of residents at the Hispanic Family Center in Camden. This program, currently working off a \$191,000 grant from BPU and a \$300,000 grant from the Department of Labor, is providing green jobs training for Camden residents. By providing paid positions in the POWER program for graduates of this program, the value of training like this will be emphasized, with programs expanded and improved, creating an even larger "green" workforce.



**EXHIBIT A**

**TARGET AREA FOR CAMDEN POWER**



The project spans the Camden neighborhoods of Cramer Hill, Gateway & Parkside, over the U.S. census tracts 6002, 6009, 6010 and 6014.

**EXHIBIT B****CENSUS INFORMATION ON CAMDEN POWER TARGET AREA**

<i>U.S. Census 2000</i>	<b>Cramer Hill (6009)</b>	<b>Cramer Hill -6010</b>	<b>Parkside</b>	<b>Gateway</b>	<b>Camden City</b>	<b>State of NJ</b>
<b>Population 2000</b>	4,358	5,677	4,790	2,439	79,904	8,414,350
<b>Change from 1990</b>	-5.40%	3.20%	-14.70%	-18.80%	-8.70%	8.80%
<b>RACE / ETHNICITY</b>						
<b>African-American, alone</b>	30.40%	28.40%	91.30%	69.90%	55.30%	13.60%
<b>White, alone</b>	19.80%	26.80%	4.30%	12.10%	18.10%	72.60%
<b>Asian, alone</b>	2.30%	2.80%	0.50%	0.50%	2.90%	5.70%
<b>Others</b>	47.20%	4.90%	4.00%	17.60%	23.40%	7.90%
<b>Hispanic (may be of any race)</b>	69.20%	62%	7.60%	28.10%	38.80%	13.30%
<b>AGE</b>						
<b>Under 18</b>	45%	39%	36%	36%	27,674	2,081,474
<b>18-24</b>	9%	7%	6%	12%	10,481	675,077
<b>25-44</b>	29%	31%	26%	27%	23,537	2,638,465
<b>45-64</b>	14%	16%	19%	16%	12,122	1,906,299
<b>Over 65</b>	4%	6%	13%	9%	6,090	1,113,035
<b>Median Household Income</b>						
	\$21,119	\$28,750	\$29,652	\$26,138	\$23,421	\$55,146
<b>% of Residents Over 25 with High School Diploma</b>						
	34%	47%	65%	45%	51%	82%
<b>Homeownership Rate</b>						
	33%	58%	67%	66%	45%	66%

ID	Task Name	Duration	Start	Finish	2010							2011							2012						
					t	r	t	r	t	r	t	t	r	t	r	t	t	t	t	r	t	r	t	r	t
1	Hire Additional Staffing	64 days	Fri 1/1/10	Wed 3/31/10																					
2	Draft POWER Admin Manual	64 days	Fri 1/1/10	Wed 3/31/10																					
3	Finalize MOU Agreements w/ Partners	64 days	Fri 1/1/10	Wed 3/31/10																					
4	Creation of POWER Brochure	64 days	Fri 1/1/10	Wed 3/31/10																					
5	Creation of POWER website	64 days	Fri 1/1/10	Wed 3/31/10																					
6	Set up POWER phone hotline	64 days	Fri 1/1/10	Wed 3/31/10																					
7	Marketing Efforts in Neighborhoods through CCOP & other Partnerships	64 days	Fri 1/1/10	Wed 3/31/10																					
8	Live Info Sessions at Neighborhood Churches, CDOs and other Locations	64 days	Fri 1/1/10	Wed 3/31/10																					
9	Begin Accepting Applications	64 days	Fri 1/1/10	Wed 3/31/10																					
10	Send Applications to Existing CHIP Waiting List	64 days	Fri 1/1/10	Wed 3/31/10																					
11	Close Application Deadline	55 days	Thu 4/1/10	Wed 6/30/10																					
12	Perform Lottery Process to Determine Applicant Order	85 days	Thu 4/1/10	Wed 6/30/10																					
13	Begin Applicant Meetings	65 days	Thu 4/1/10	Wed 6/30/10																					
14	Secure State BPU Program Eligibility for Applicants	718 days	Thu 4/1/10	Mon 12/31/12																					
15	Begin Coordinating Energy Audits	653 days	Thu 7/1/10	Mon 12/31/12																					
16	Develop Scopes	587 days	Fri 10/1/10	Mon 12/31/12																					
17	Sign Contracts	587 days	Fri 10/1/10	Mon 12/31/12																					
18	Finalize Repairs	587 days	Fri 10/1/10	Mon 12/31/12																					
Project: CHIP Power Dates: Thu 12/10/09					Task		Milestone		External Tasks		External Milestone		Deadline												
					Split		Summary																		
					Progress		Project Summary																		

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graph TD
    EECBG[EECBG Funding] --> City[City of Camden]
    City --> CBAC[CBAC  
(Revolving  
Loan Fund)]
    City --> HMFA[HMFA  
(HESP Fund)]
    City --> PA[Program  
Administrator  
(CFDA)]
    PA --> CBAC
    PA --> HMFA
    PA --> Commercial[Commercial  
Businesses]
    PA --> Residential[Residential  
Homes]
    PA --> Existing[EXISTING PROGRAMS  
(BPU, HMFA,  
CITY, UTILITIES)]
    Existing --> Commercial
    Existing --> Residential
    Commercial --> CBAC
    Residential --> HMFA
    Existing --> PA
    Existing --> HMFA
    Existing --> Commercial
```

The flowchart illustrates the structure of the City of Camden Community Development Fund (CDF). At the top, **EECBG Funding** provides input to the **City of Camden**. The City of Camden then distributes funds to three main entities: **CBAC (Revolving Loan Fund)**, **HMFA (HESP Fund)**, and the **Program Administrator (CFDA)**. The **Program Administrator (CFDA)** is the central hub, managing funds from the City of Camden and distributing them to **Commercial Businesses**, **Residential Homes**, and **EXISTING PROGRAMS (BPU, HMFA, CITY, UTILITIES)**. The **EXISTING PROGRAMS** also provide feedback to the **Program Administrator (CFDA)**. Additionally, **Commercial Businesses** provide feedback to **CBAC**, and **Residential Homes** provide feedback to **HMFA**. A separate box labeled **Leveraged Life Safety & Facade Funding** also provides input to the **Program Administrator (CFDA)**.

